

and for the self-employed. Purchasing pools will lower administrative costs, provide more private health insurance plans for employers and employees to choose from, and enhance competition by making it easier to compare those plans and pick the one that best meets particular needs.

Our bill would prohibit insurers from setting premiums based on health status in both the national SHOP pool and in States' small group markets. Over time, the rating rules in SHOP would reduce insurers' ability to use other factors in setting premiums in order to reduce the wide variation in premiums that often exists today. The bill would provide incentives for states to adopt similar rating rules. These rating changes will make premiums more stable from year to year and make coverage more affordable for those who need it most.

To lower the cost of health coverage, our bill would provide a tax credit to small businesses with up to 50 workers who pay at least 60 percent of their employees' premiums. The size of the tax credit would be targeted to the size of the business. The full tax credit of \$1,000 for self-only coverage and \$2,000 for family coverage would be available to the smallest businesses, with the value of the tax credit phased down as the size of the employer increases. Employers who cover more than 60 percent of the premium would be rewarded with a bonus credit.

In addition, we would begin moving to a system where individual employees would be able to choose their own health plan instead of having their employer choose. Where rating rules permit it, each worker would be able to enroll in the health plan in SHOP that best meets his or her needs.

The bill we have introduced reflects our commitment to find reasonable compromises and address the challenges faced by small employers and the self-employed.

I am pleased that the National Federation of Independent Business and the National Association of Realtors support the bill.

I am also delighted that this is a bipartisan bill. We reached out to Senator SNOWE last year, and she has made valuable contributions to this bill. We are pleased that Senator COLEMAN also has joined us as a cosponsor of the bill.

I am also glad to say the Service Employees International Union is supporting our bill. It is a true sign of our ability to find a reasonable middle ground that such a diverse group has come together to support this bill.

We recognize that other Senators, on both sides of the aisle, have a sincere interest in addressing the problems small businesses and the self-employed are facing. We are committed to working with them to see if an even broader consensus can be found.

I hope my colleagues will take a close look at what we have developed so far and join with us in the fight to expand small businesses' access to affordable health insurance.

SMALL BUSINESS HEALTH PLAN ACT OF 2008

Mr. ENZI. Mr. President, I wish to discuss the cost of health care and what the Senate can do this year to make health care more affordable for America's working families.

Last summer I introduced a bill, Ten Steps to Transform Healthcare in America, which if enacted would provide every American with private health insurance. To help spread the word and get some suggestions and comments from the people of Wyoming, I took it on the road and headed throughout our State, making 10 stops to talk about my bill, Ten Steps to Transform Healthcare in America.

I designed Ten Steps to be an evolving product, something that could be moved in pieces. I have found that Congress isn't very successful doing things in a revolutionary way. I believe we can have success and accomplish real health care reform in an evolutionary fashion.

In just over 3 days we traveled over 1,200 miles, visited 10 towns, and met with hundreds of Wyoming folks. They all had one message for us—they are worried about their health care, and so am I. Of all of the Ten Steps, one in particular created a host of comments and support: Step No. 4, Small Business Health Plans. You see, 70 percent of the people in Wyoming work for small businesses. They experience firsthand the challenges of finding affordable health insurance and keeping it.

So today I am introducing Step 4 of my Ten Steps bill, the Small Business Health Plans Act of 2008, to give a special level of focus to the need to find a way to help small businesses stem the tide of rising health care costs. They simply cannot keep up with the increases and are clamoring for us in the Senate to do something, anything, to help. And do it now.

Small Business Health Plans is something I have been working on for a while with my friend, Senator BEN NELSON. I want to thank Senator NELSON for his leadership and expertise in this matter and for his steadfast support.

Step 4, the Small Business Health Plans Act, will reduce the cost of health care, especially for America's small business owners and working families. Today, of the 46 million people without health insurance in this country, 12 million people own or work for small businesses or live in families that depend on small business wages. Another 5 million are self-employed. That makes 17 million people who can't afford decent health insurance right now and would be helped by this bill.

Small Business Health Plans, SBHPs, will allow business and trade associations to band their members together across State lines and offer group health coverage to their employees. By banding groups of small businesses together on a regional or national basis, SBHPs create real purchasing power that small businesses could never have

on their own. This purchasing power will allow them to negotiate for better prices and greater benefits. Just like big businesses do.

A report prepared by an independent analyst found that Small Business Health Plans would reduce health insurance costs for small business by 12 percent—in today's dollars, about \$1,000 per employee—and would reduce the number of uninsured in working families by 8 percent, or approximately 1 million people. That is real relief.

The American people overwhelmingly support giving small businesses the same power that big companies have to negotiate for better benefits and better prices. And small business owners for years have been asking for the power that big businesses have, so they can secure affordable health care for their employees and their families.

Every day, emergency rooms treat more than 30,000 uninsured Americans who work for or depend on small businesses. That is at least 30,000 reasons why we need to get something done now to help create affordable, market-based choices for America's small businesses and working families.

I am a former small business owner, and I know something about the struggle to provide affordable health coverage to my own family and to my "work family." And Senator NELSON is a former State insurance commissioner, so he knows something about the importance of protecting consumers.

I also want to thank Senator GREGG for his leadership on this issue. Senator GREGG has worked very hard to help find relief for small businesses, and I very much appreciate his support and thank him for being a cosponsor of this important legislation.

Let's take the first step toward more affordable health care for all Americans by giving small business owners the power to create Small Business Health Plans for themselves, their families, and their workers. Let's give them the change they are seeking instead of "more of the same" or more excuses for not acting.

I believe we can agree on 80 percent of the issues and on 80 percent of each issue. If we focus on that 80 percent, we can get things done. I have been and will continue to work with my colleagues and stakeholders to find that 80 percent on Small Business Health Plans to provide real relief for America's working families. The time for action is now.

DHS APPOINTMENT FLEXIBILITY

Mr. AKAKA. Mr. President, I rise to support a bill offered by my good friend Senator VOINOVICH to treat the appointment of the chief Human Capital Officer, CHCO, at the Department of Homeland Security, DHS, the same as all other CHCO appointments.

As part of the Homeland Security Act of 2002, Congress established CHCOs at Federal agencies to improve